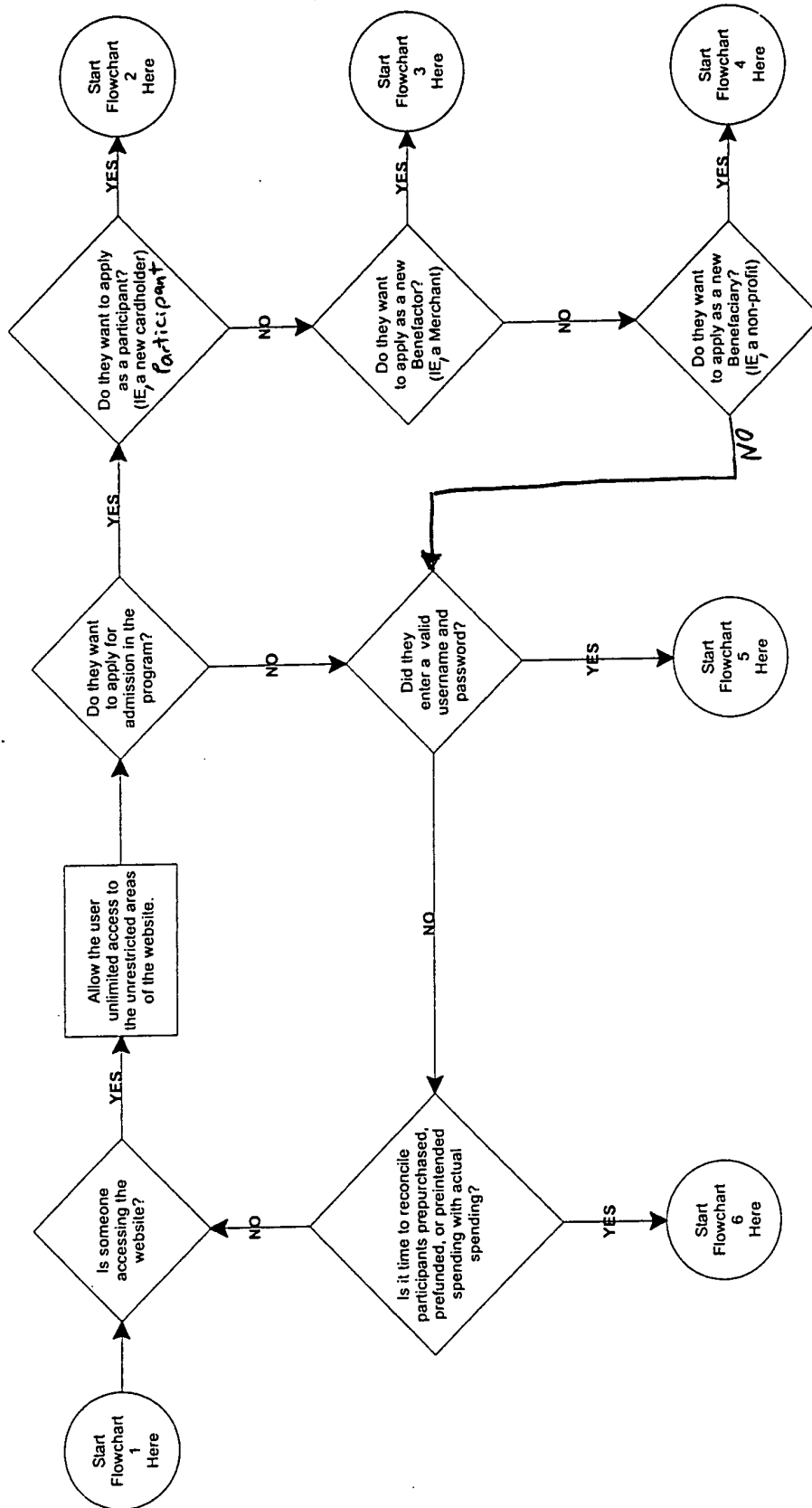


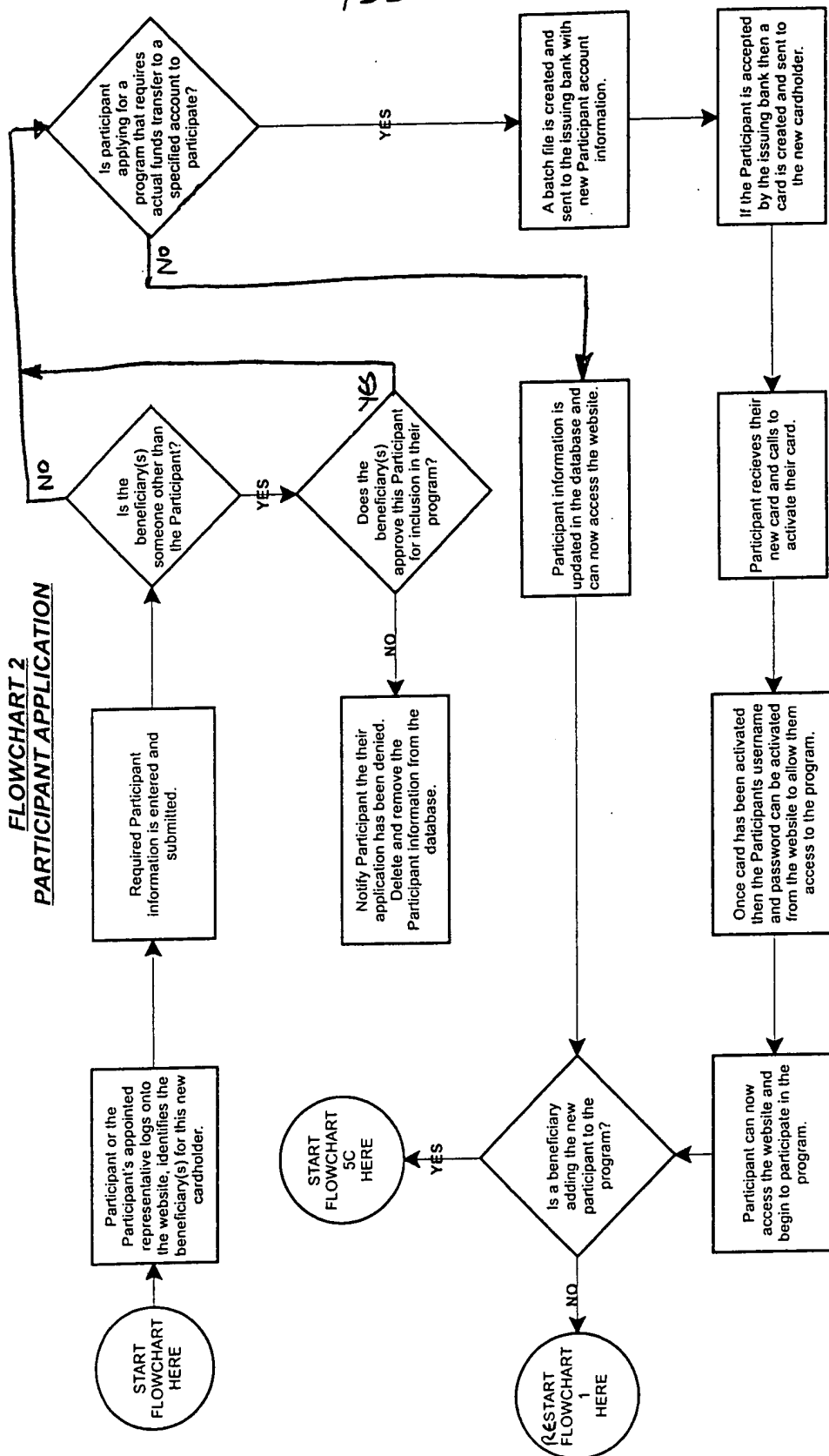
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FIG. 2
FLOWCHART 1



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FIG. 3
 FLOWCHART 2
 PARTICIPANT APPLICATION



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FIG. 4
 FLOWCHART 3
 MERCHANT APPLICATION

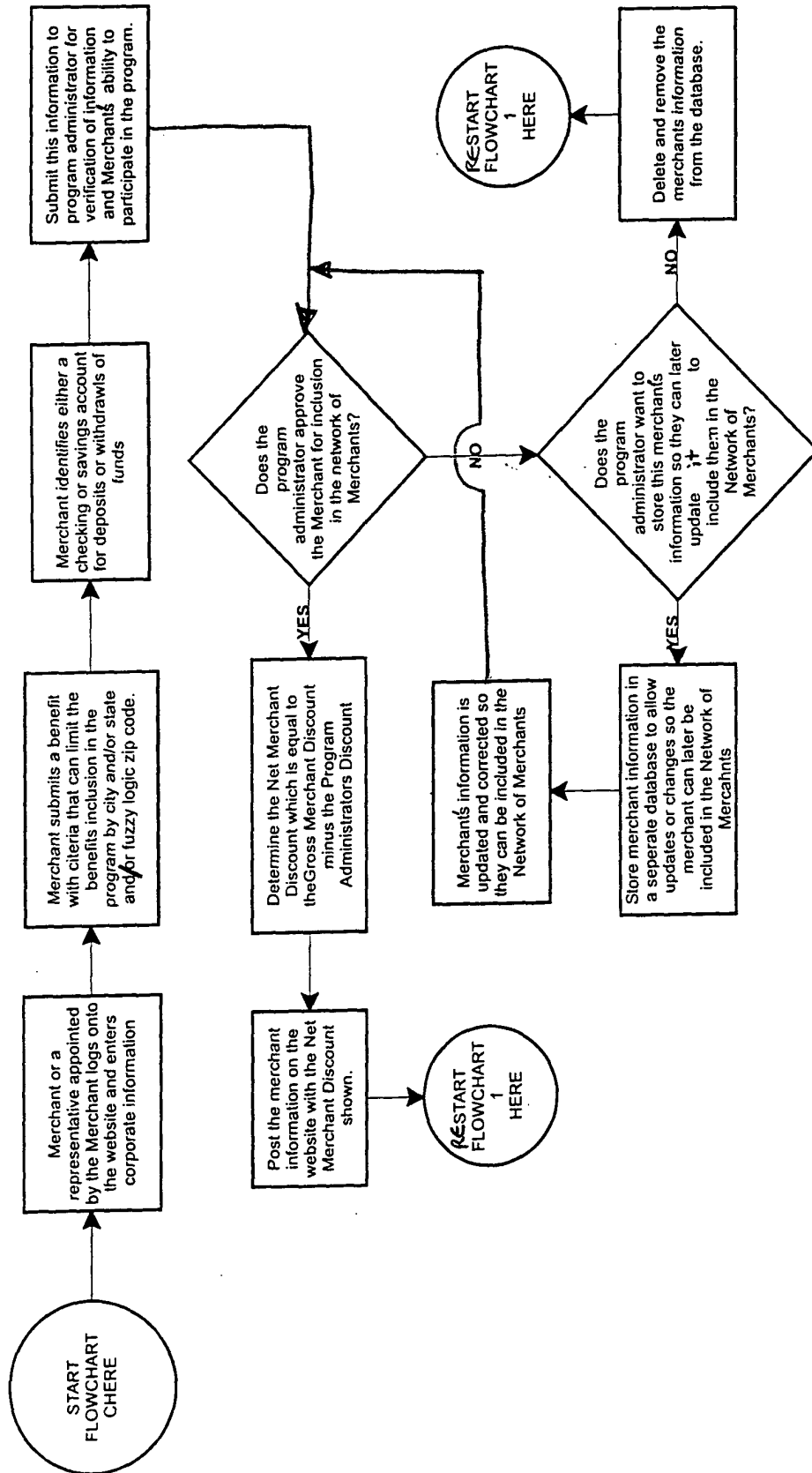
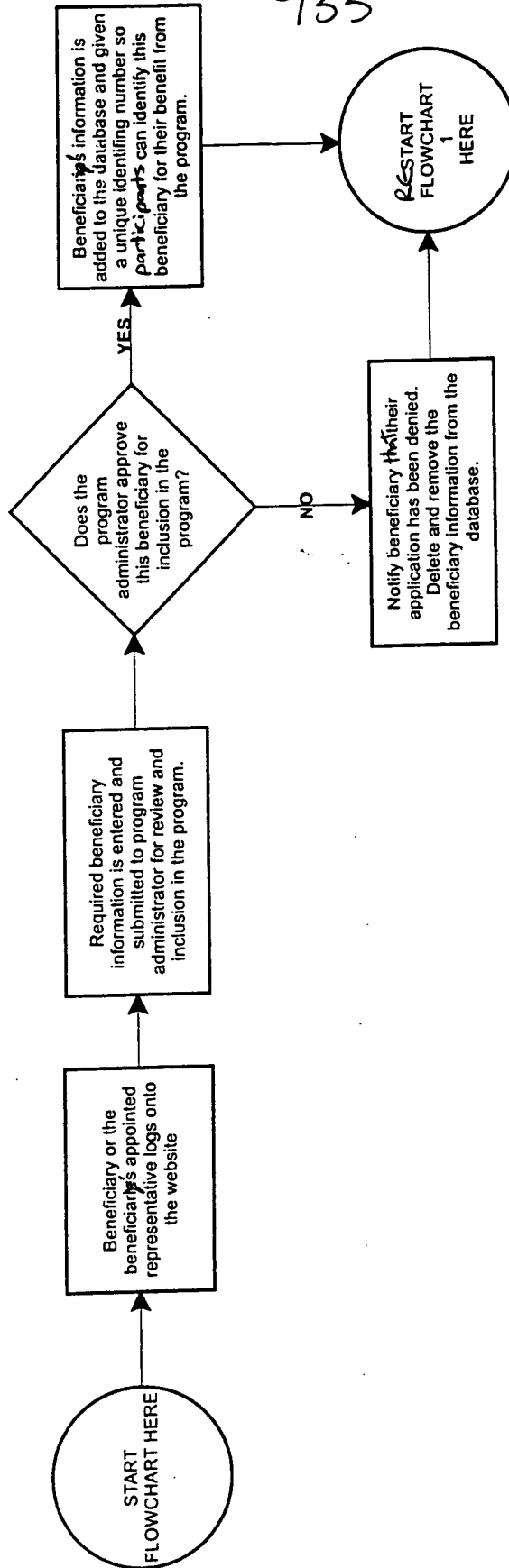


FIG. 5

FLOWCHART 4
BENEFICIARY APPLICATION

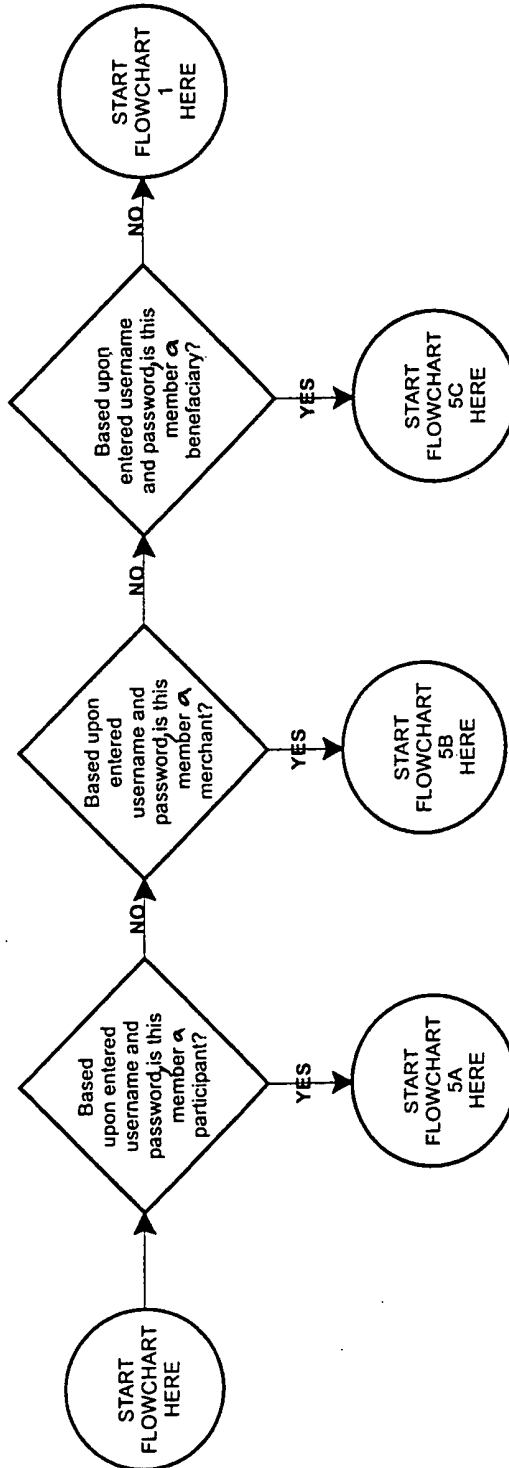


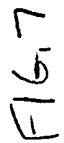
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FIG. 6

FLOWCHART 5
USER IDENTIFICATION

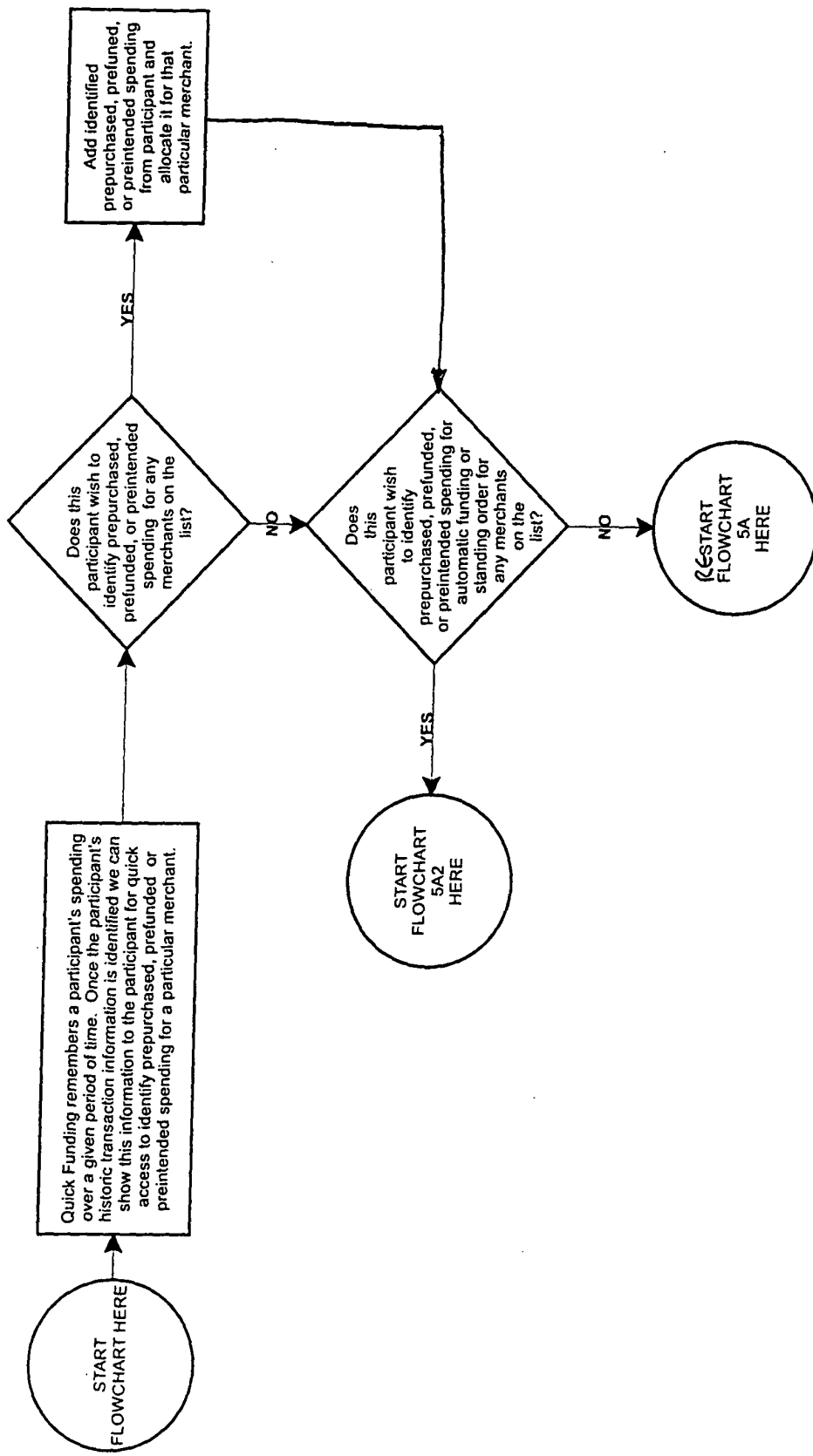




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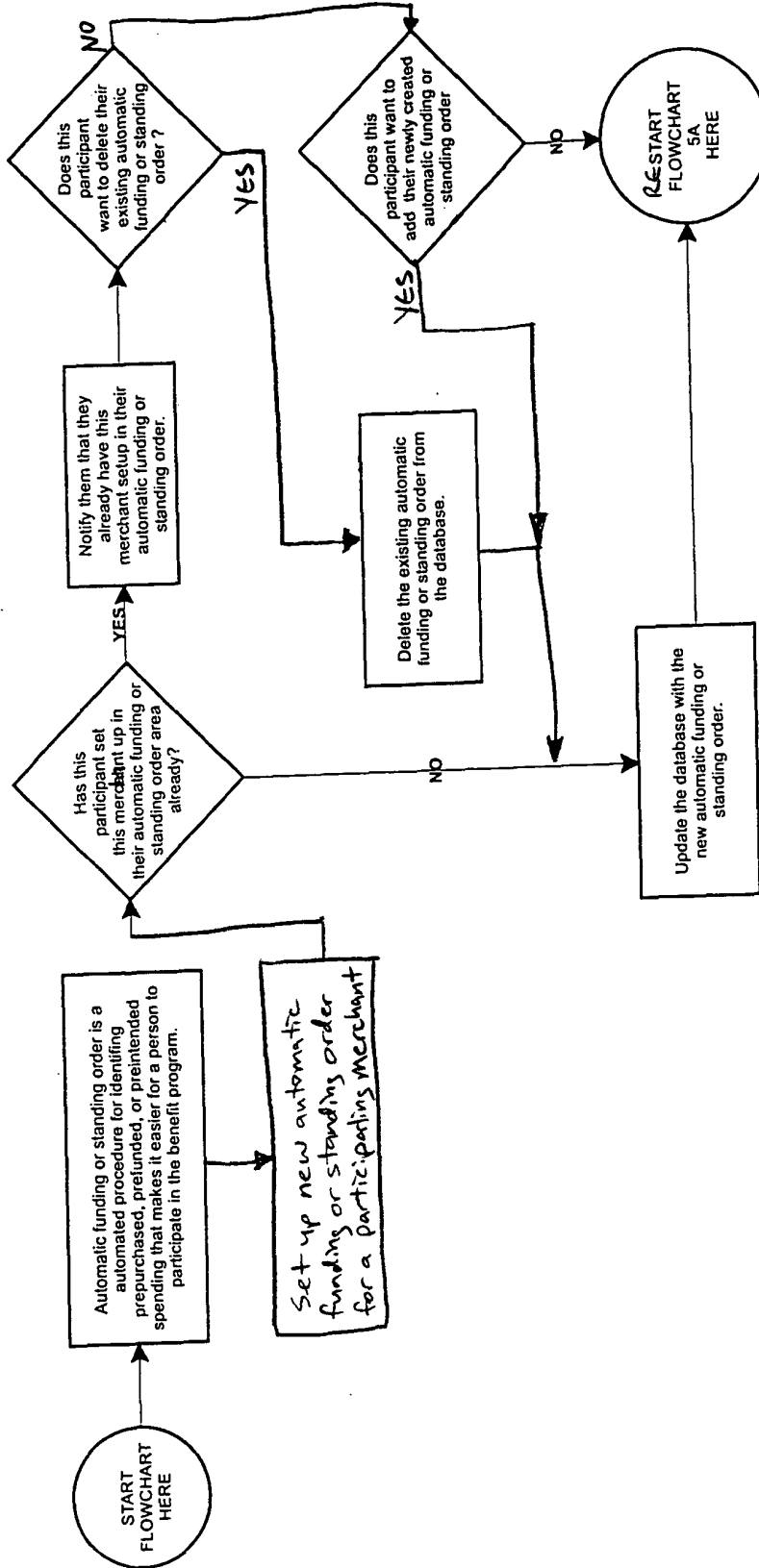
Fig. 8

FLOWCHART 5A1
QUICK FUNDING



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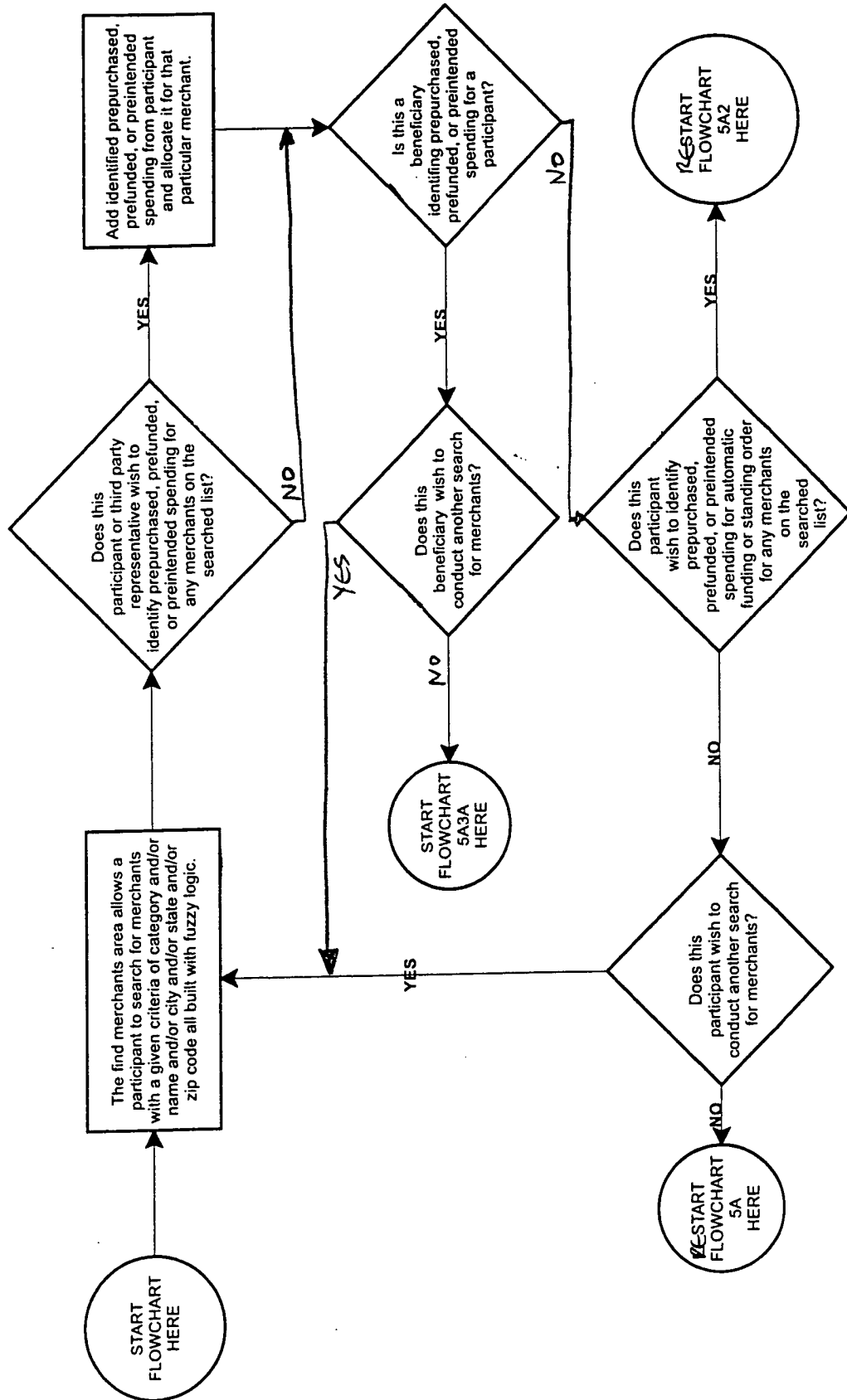
FIG. 9
FLOWCHART 5A2
AUTOMATIC FUNDING OR STANDING ORDER FLOWCHART



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FIG. 10

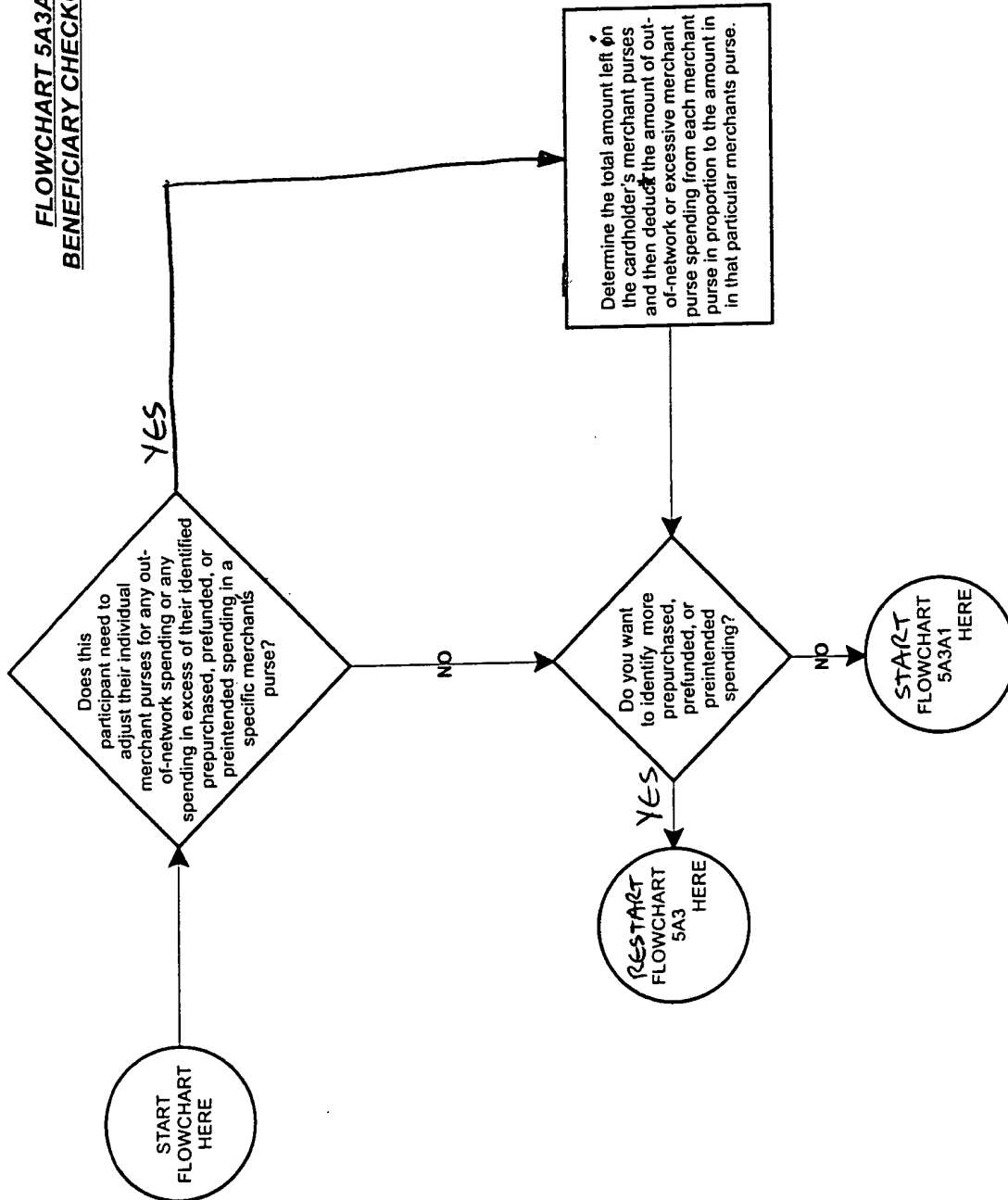
FLOWCHART 5A3
FIND MERCHANTS FLOWCHART



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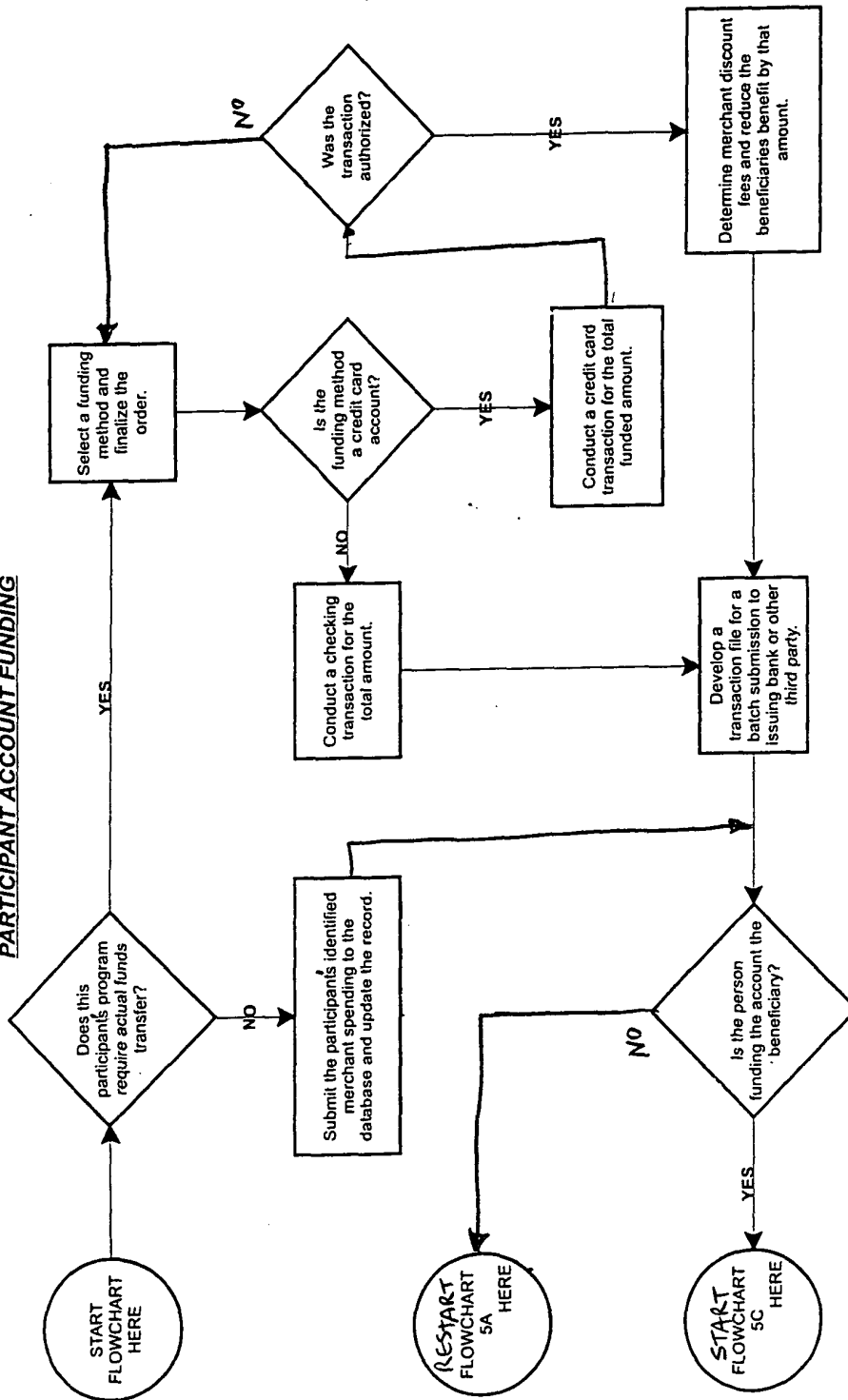
FIG. 11

**FLOWCHART 5A3A
BENEFICIARY CHECKOUT**



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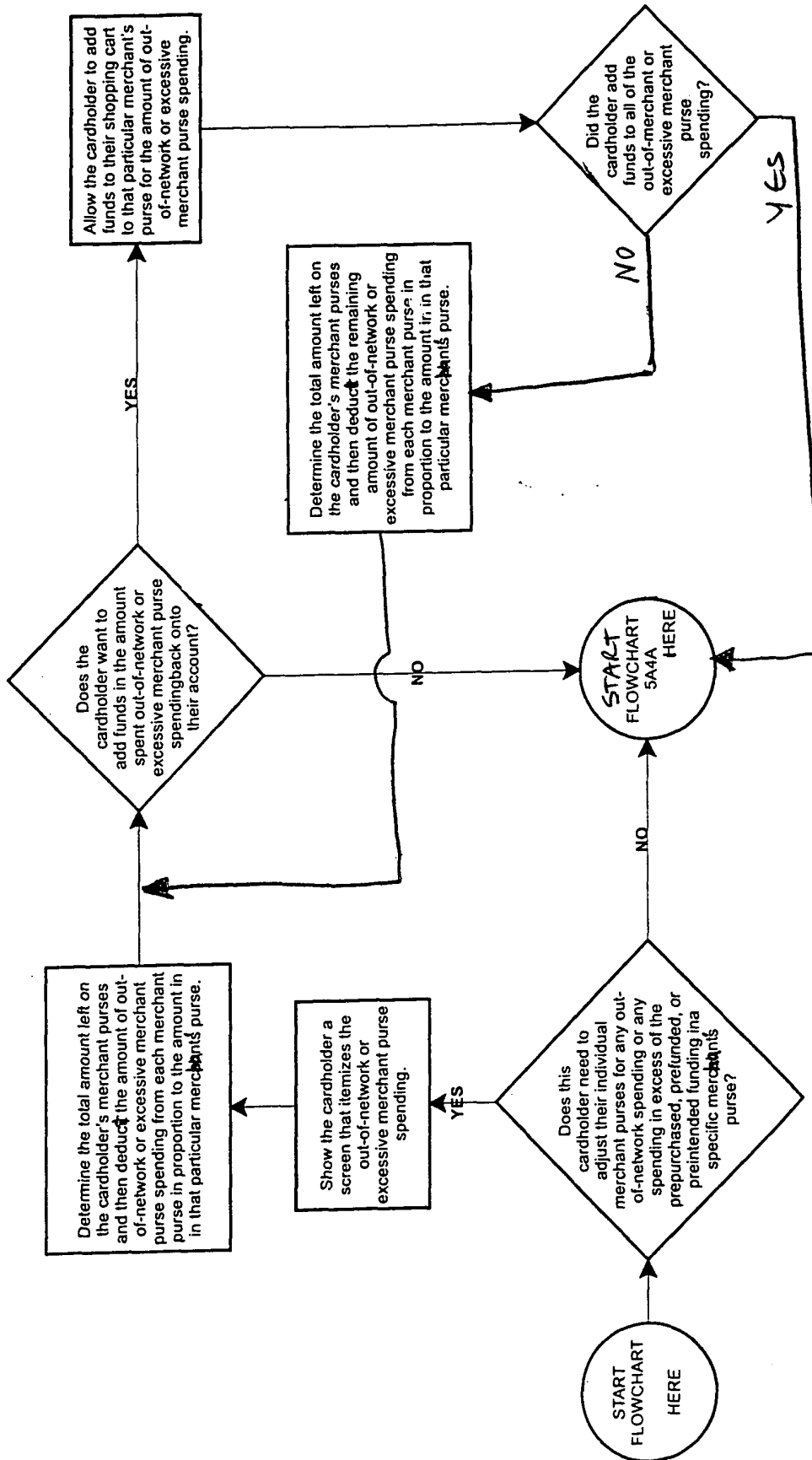
FIG. 12
FLOWCHART 5A3A1
PARTICIPANT ACCOUNT FUNDING



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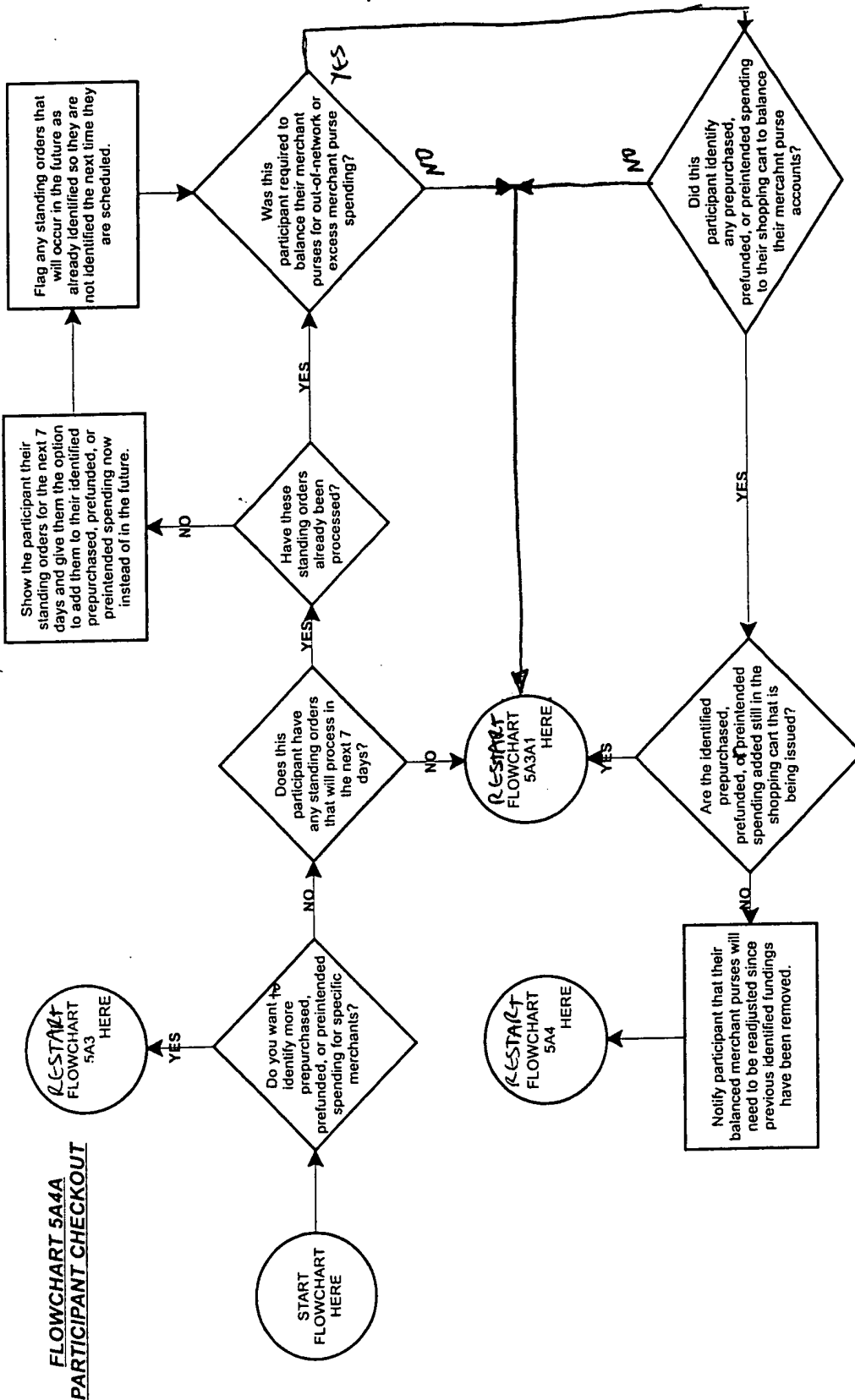
FIG. 13

FLOWCHART 5A4
 PARTICIPANT ACCOUNT BALANCE ADJUSTMENT



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FIG. 14



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FIG. 15

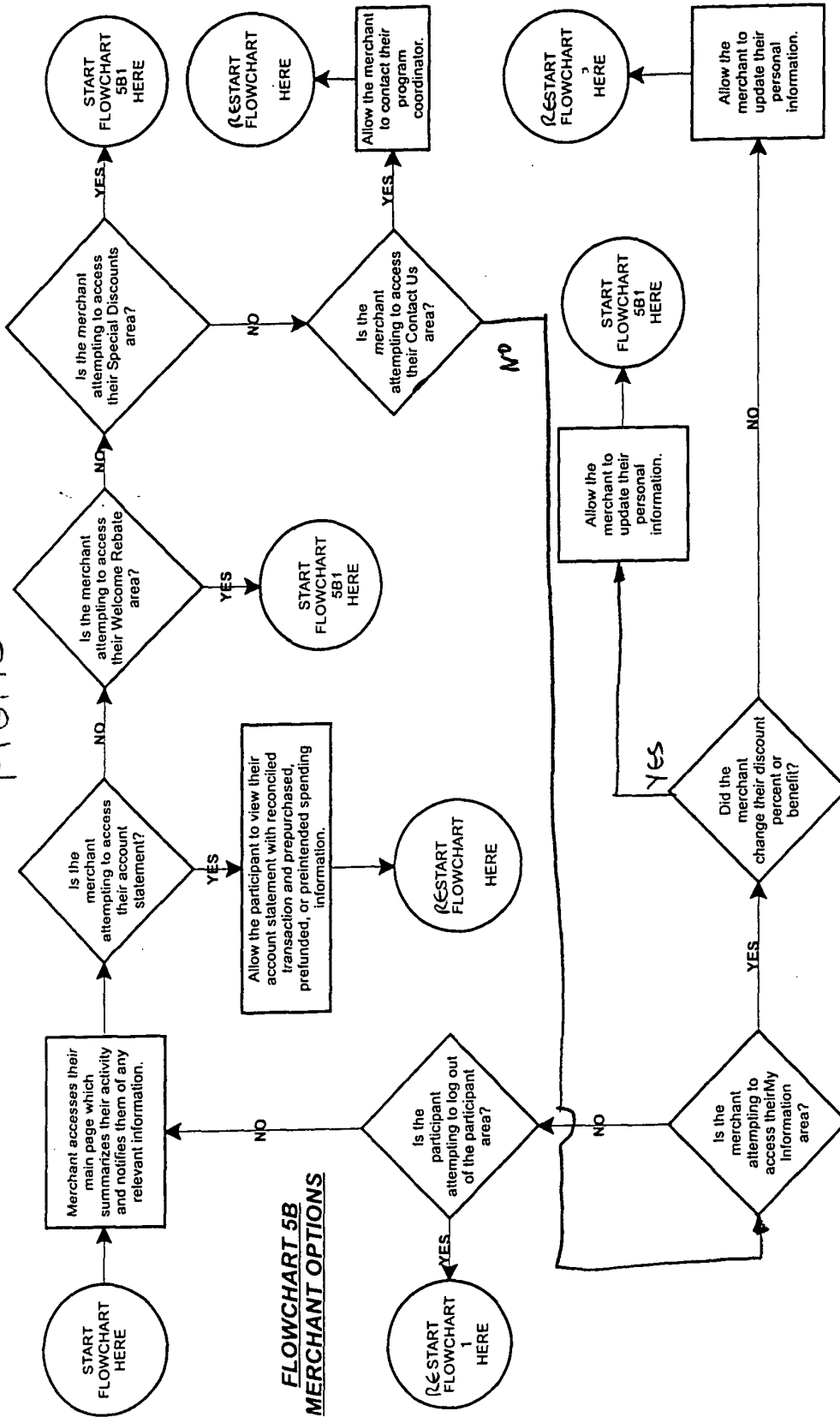
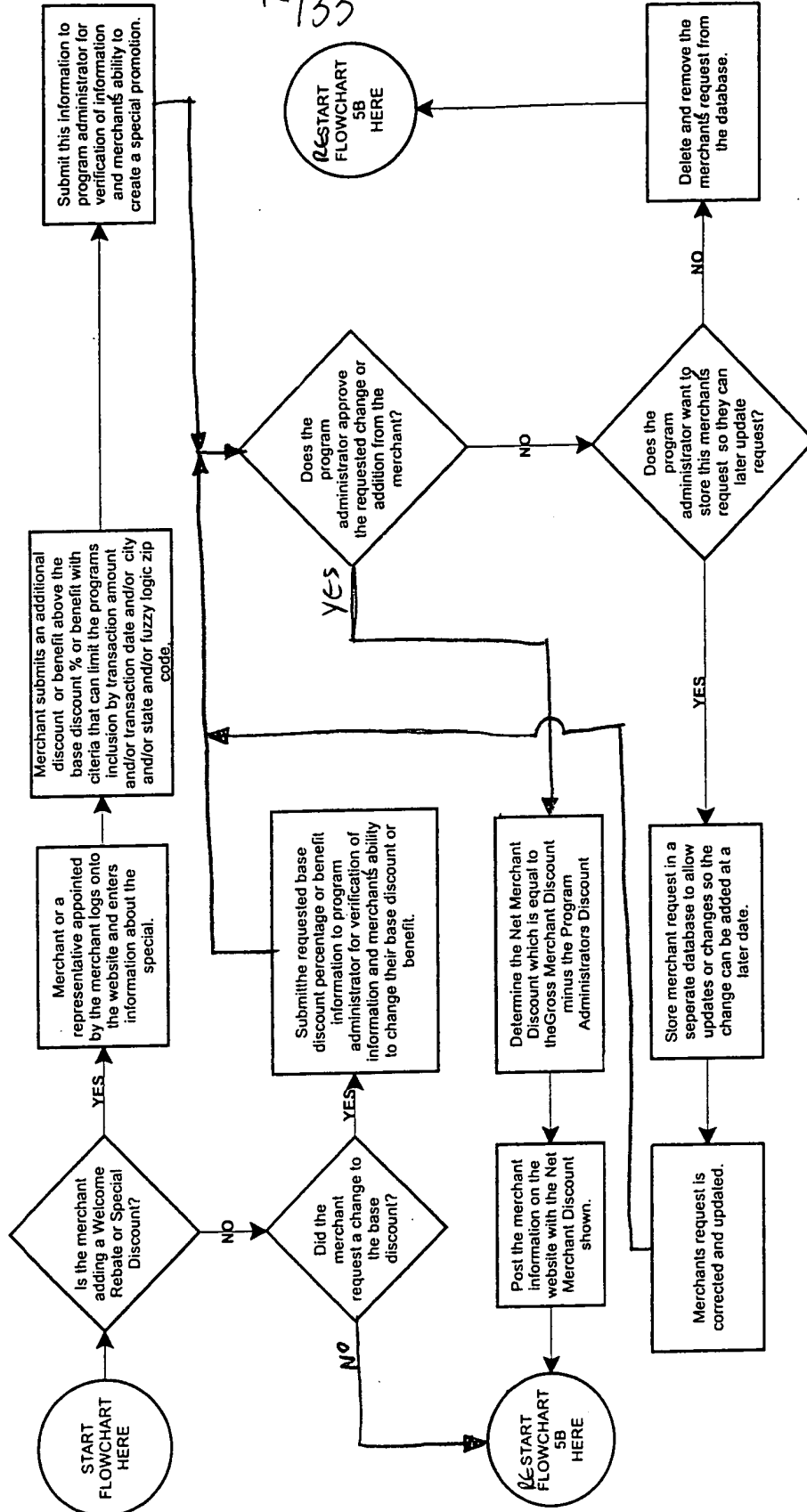


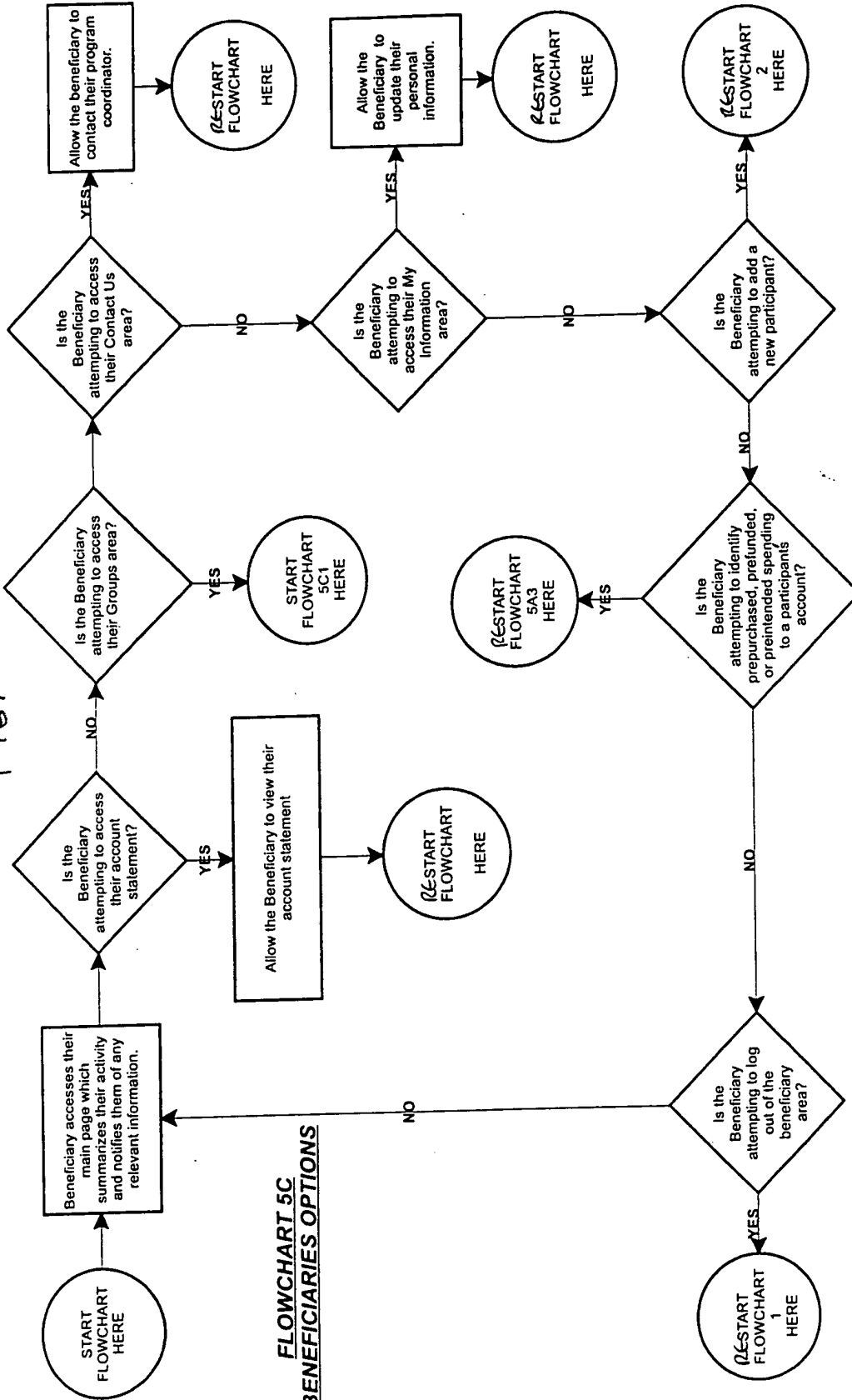
FIG. 16

FLOWCHART 5B1
 MERCHANT BASE DISCOUNT / WELCOME REBATE / SPECIAL DISCOUNT REQUEST



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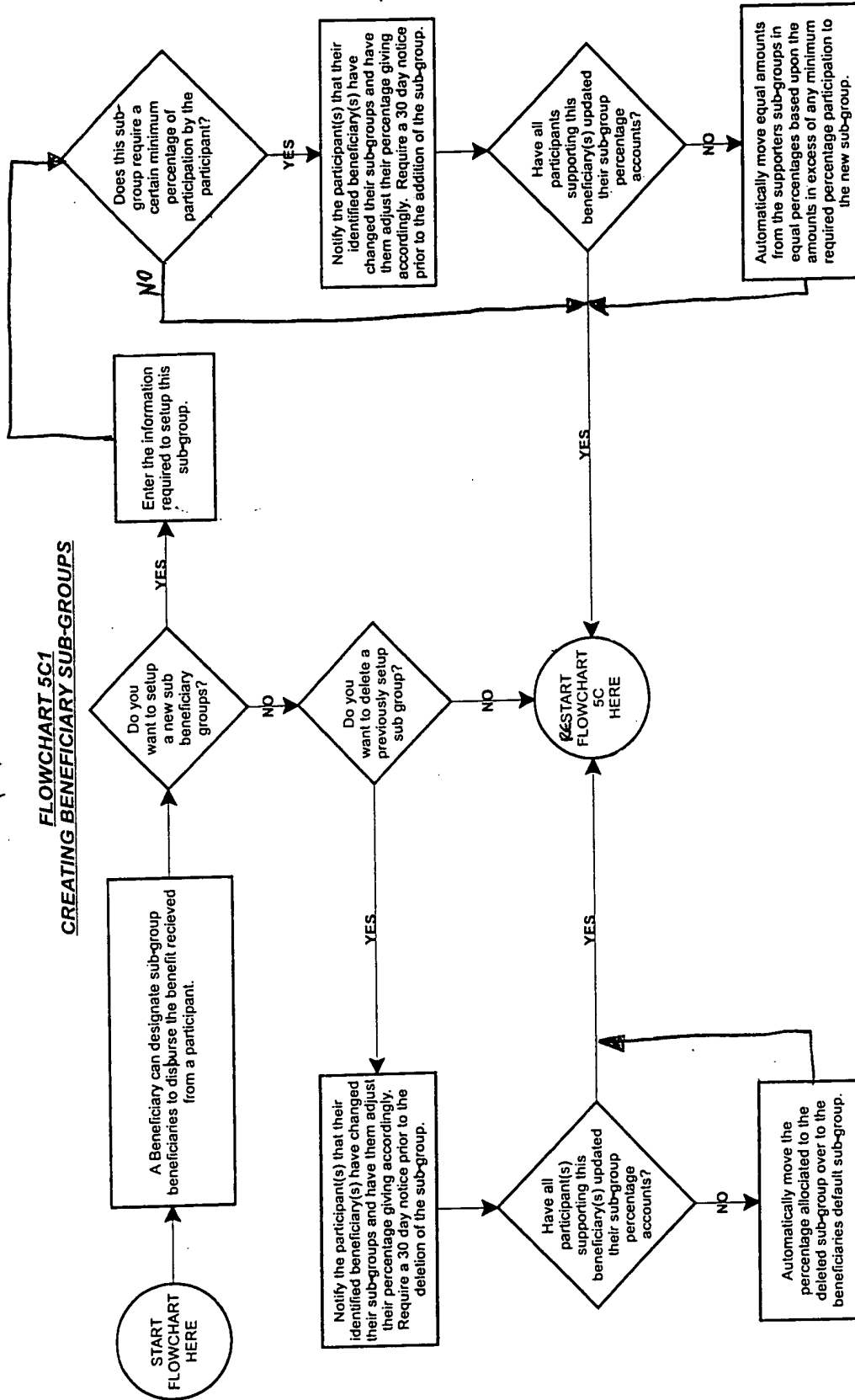
FIG. 17



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FIG. 18

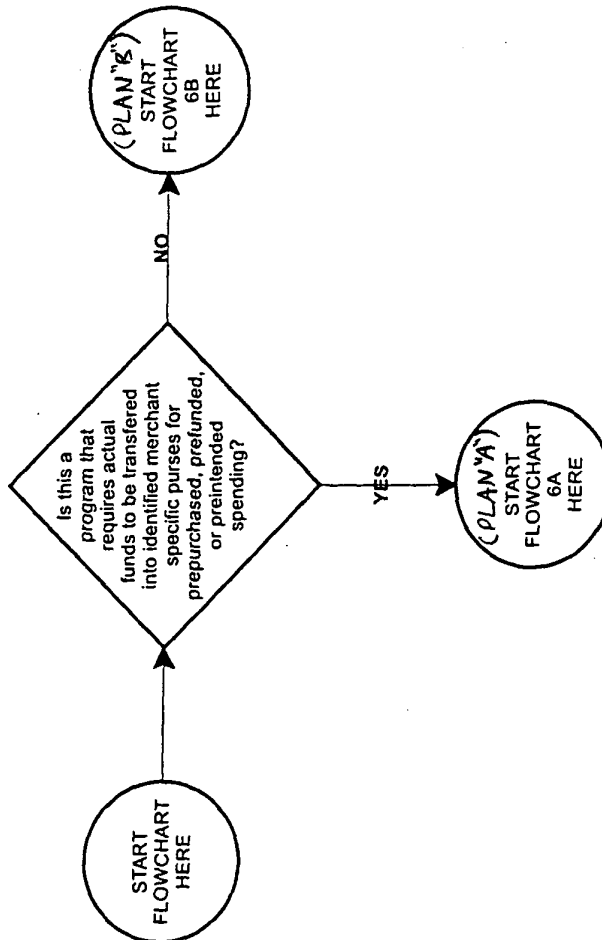
FLOWCHART 5C1
 CREATING BENEFICIARY SUB-GROUPS



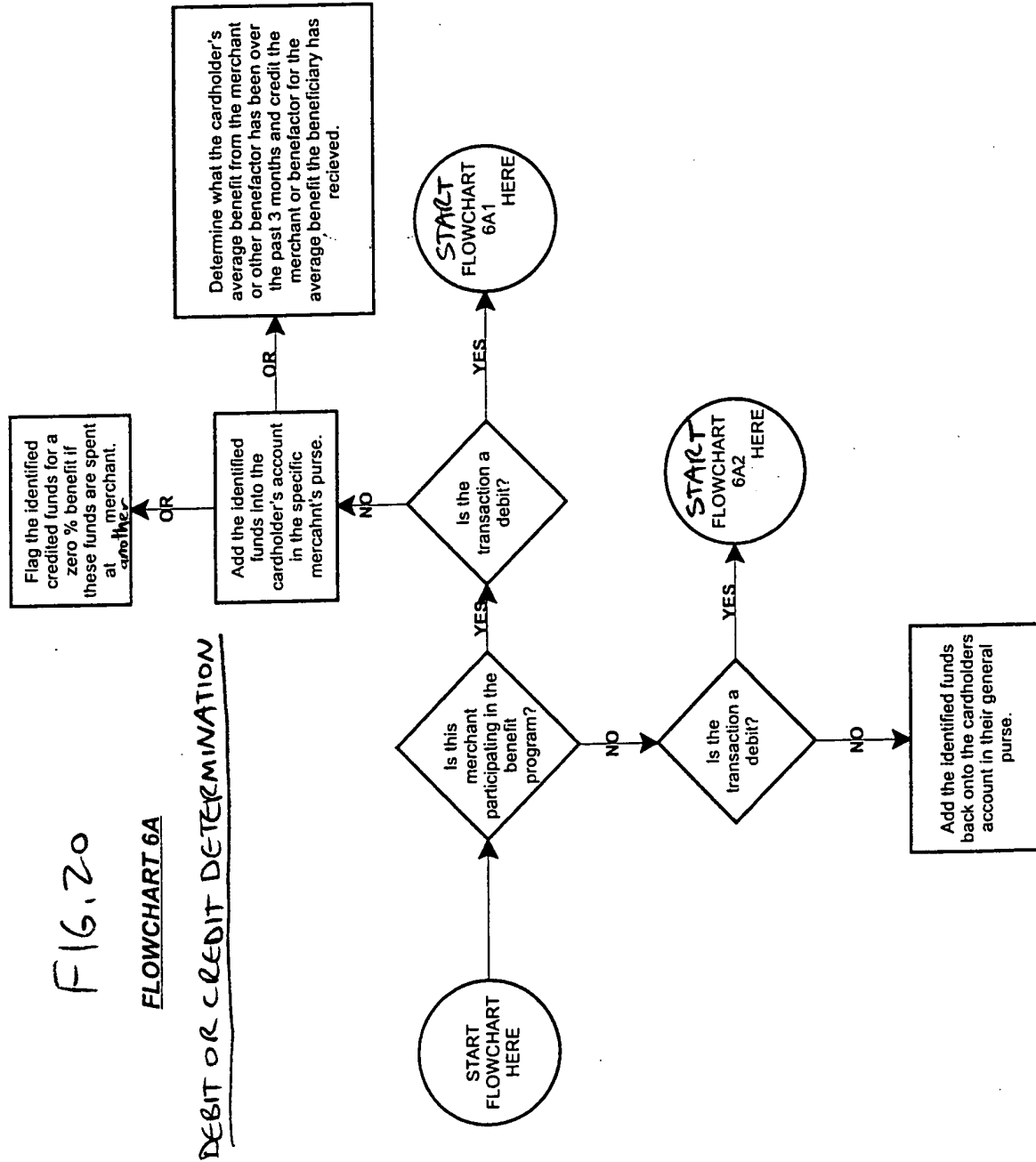
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F16.19

FLOWCHART 6
TRANSACTION RECONCILIATION METHOD



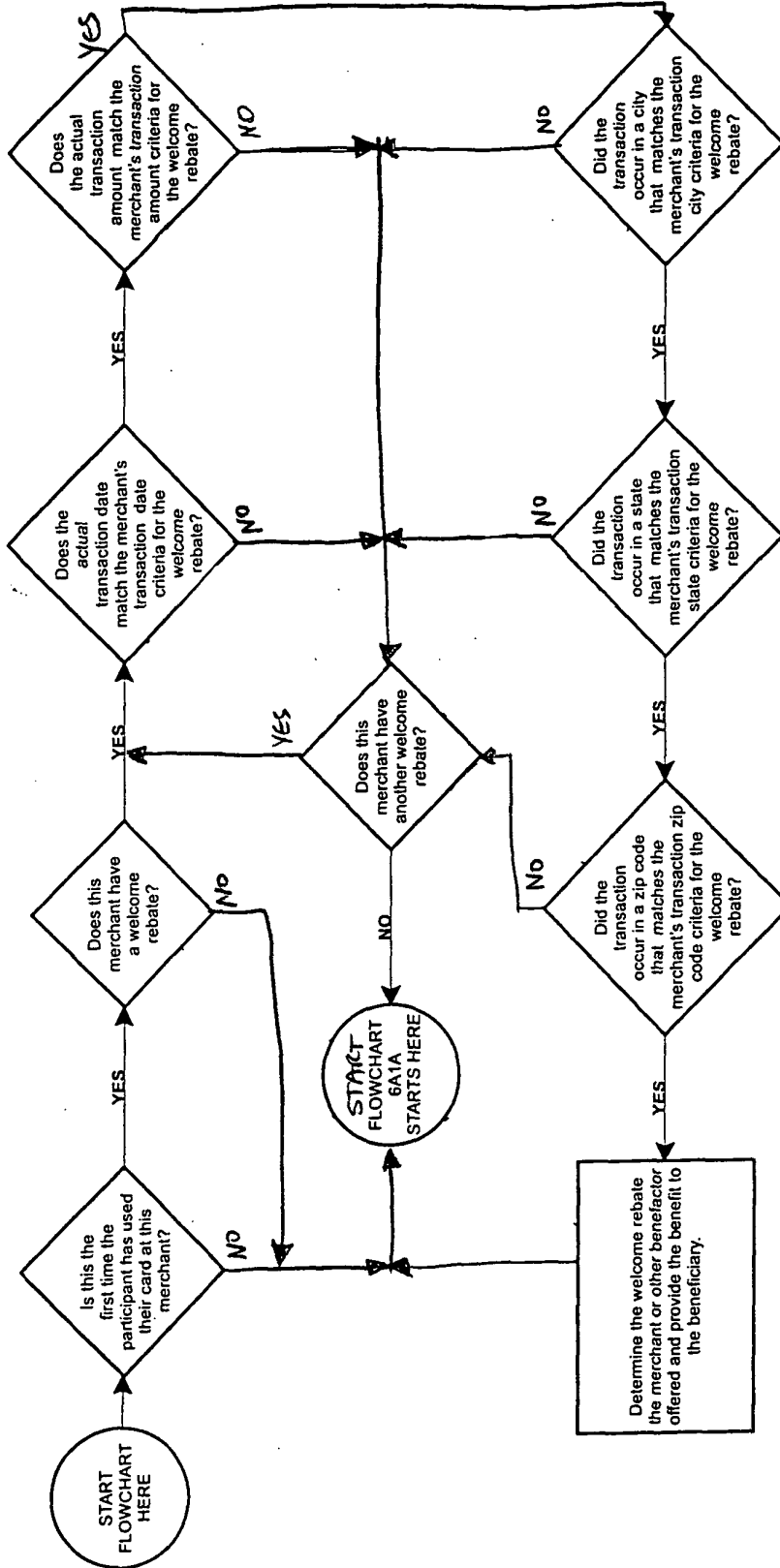
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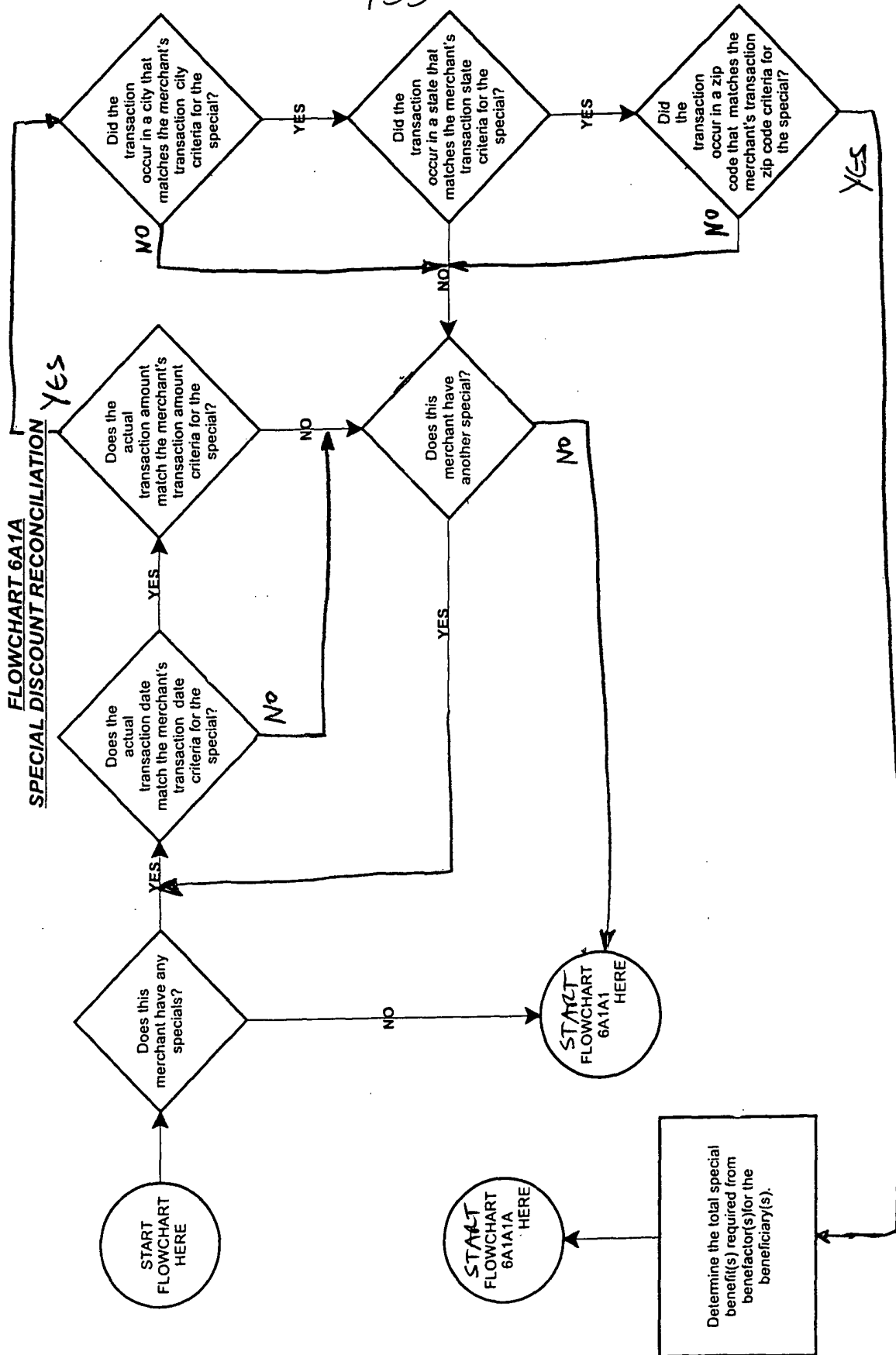
FIG. 21

FLOWCHART 6A1
WELCOME REBATE RECONCILIATION



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FIG. 22



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FIG. 23

FLOWCHART 6A1A1
BASE DISCOUNT RECONCILIATION

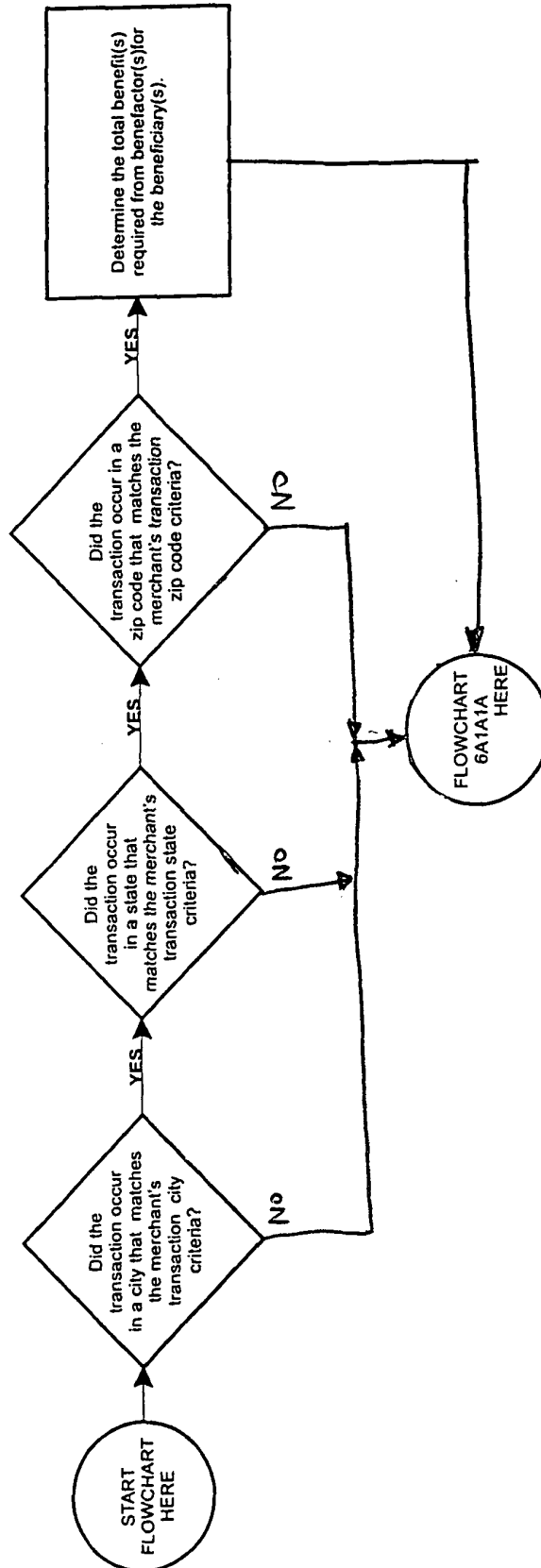
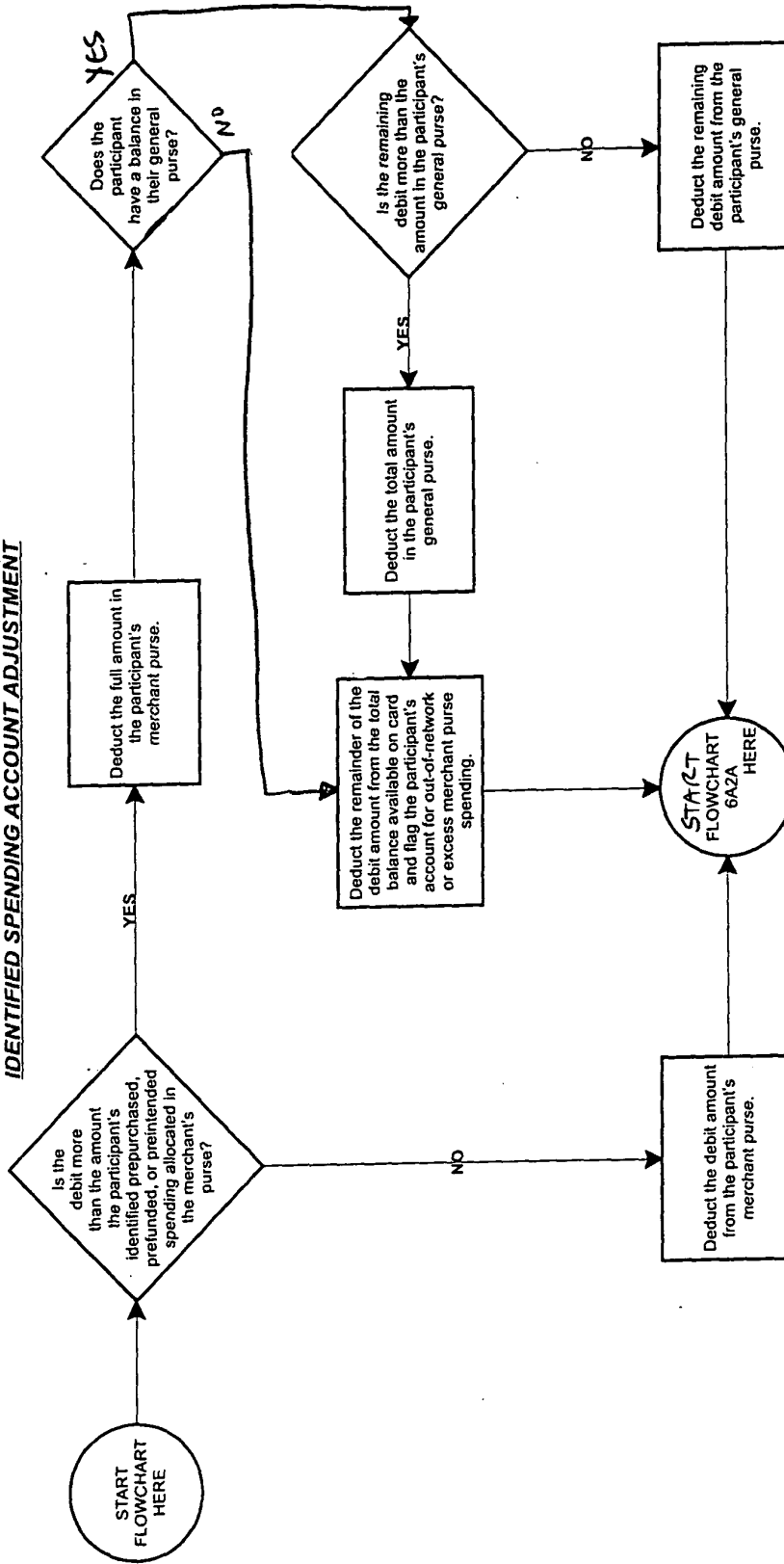


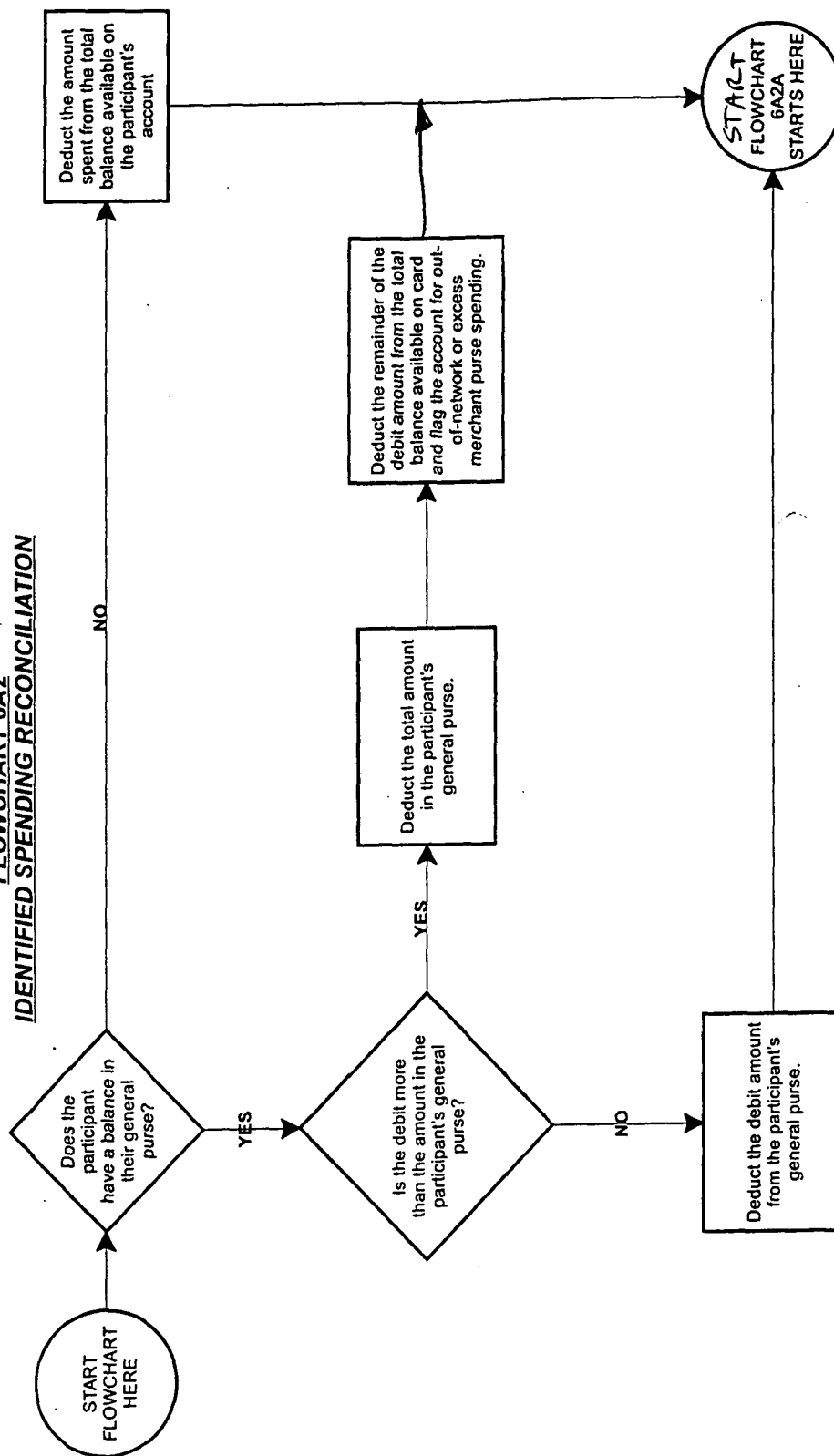
FIG. 24

FLOWCHART 6A1A1A
IDENTIFIED SPENDING ACCOUNT ADJUSTMENT



F16.25

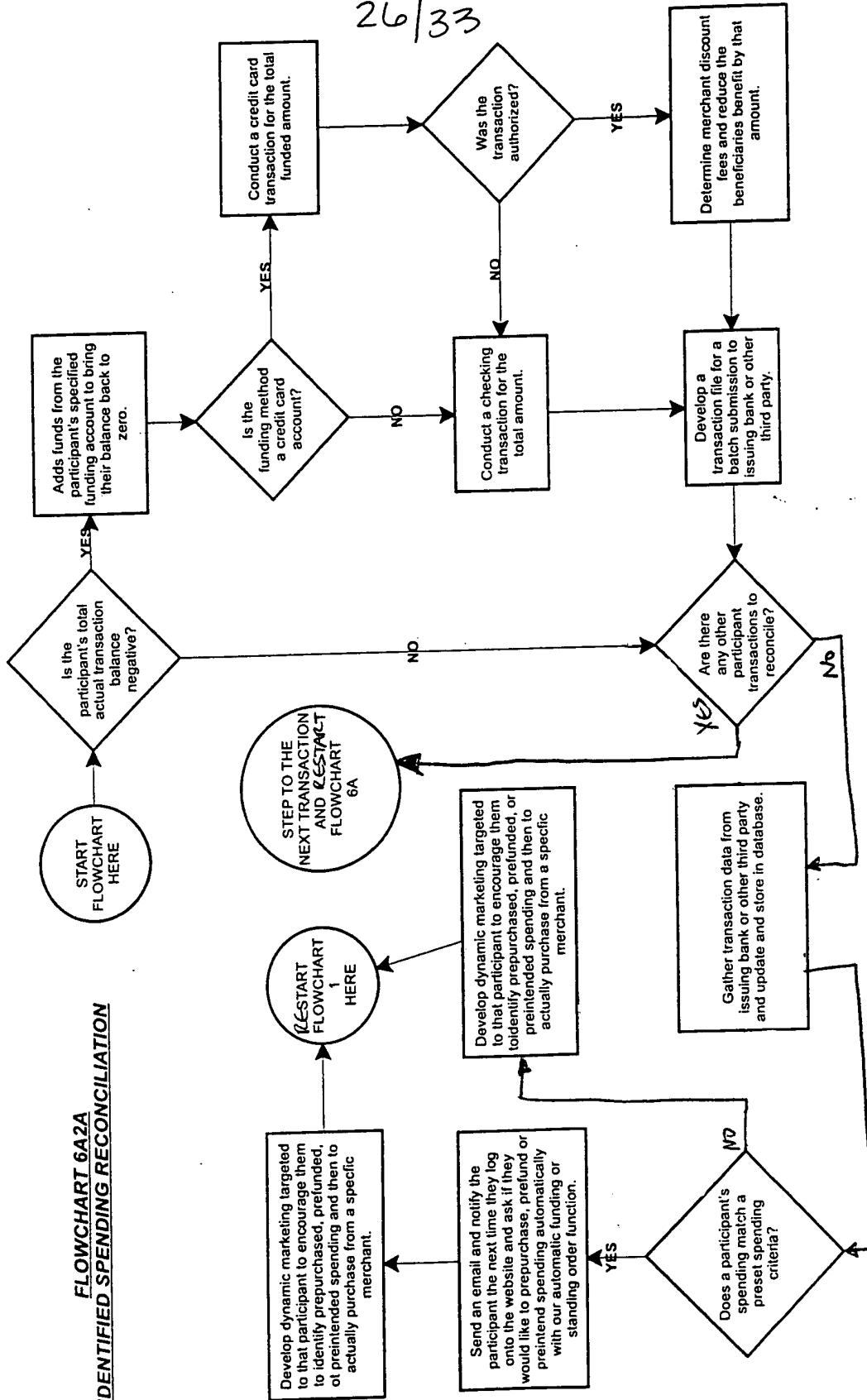
FLOWCHART 6A2
IDENTIFIED SPENDING RECONCILIATION



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FIG. 26

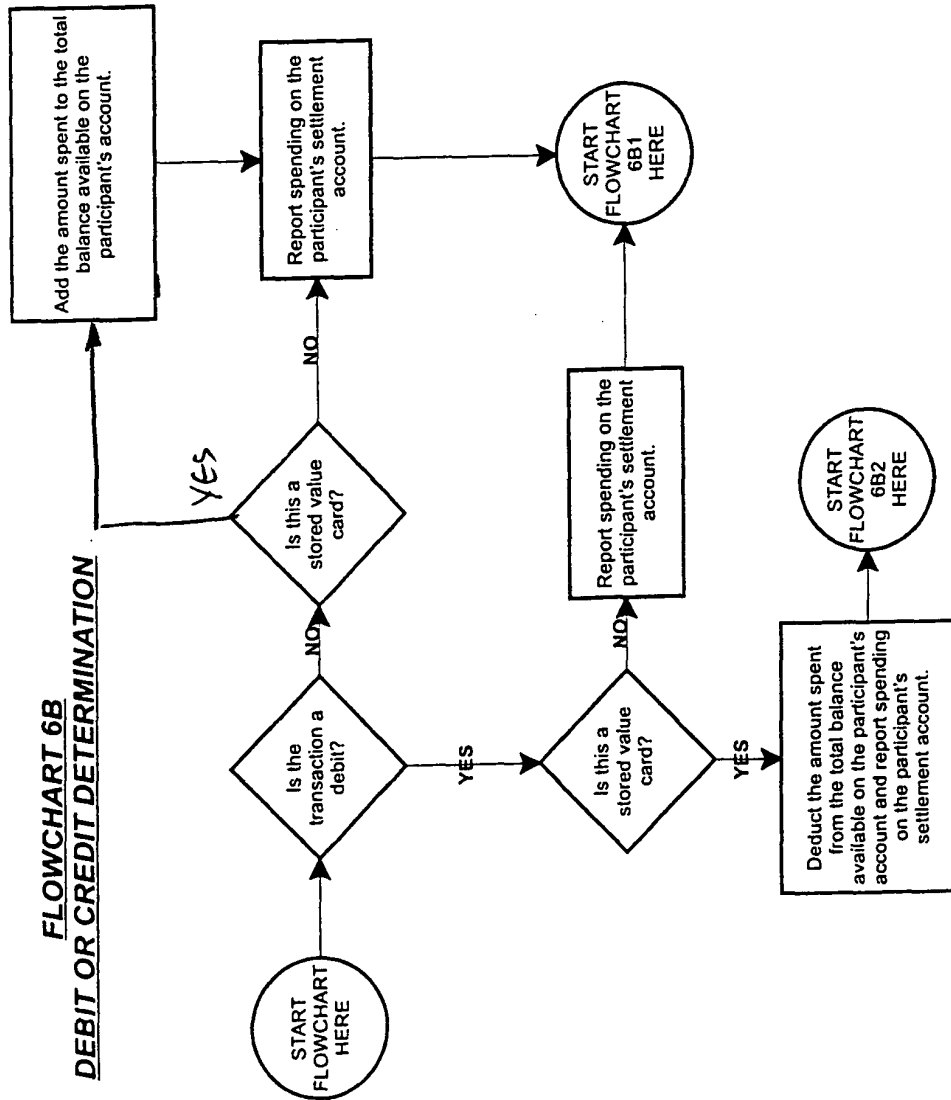
FLOWCHART 6A2A
IDENTIFIED SPENDING RECONCILIATION



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FIG. 27

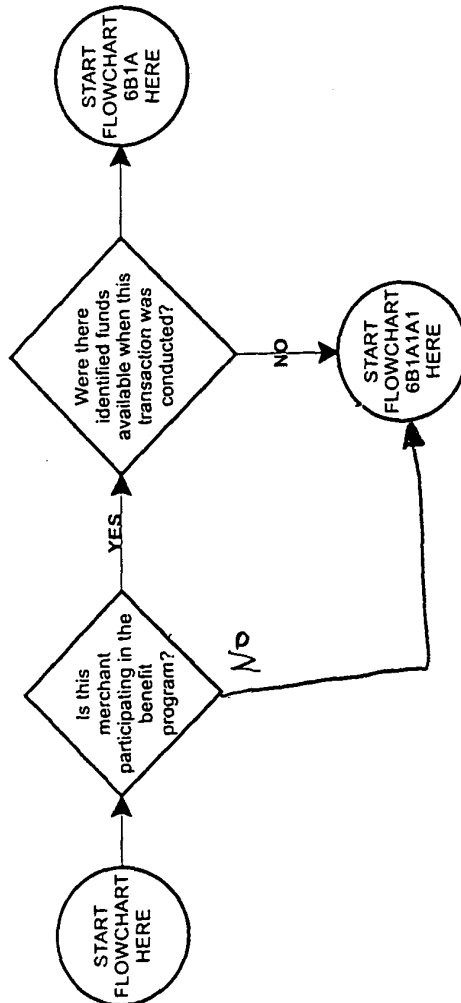
FLOWCHART 6B
DEBIT OR CREDIT DETERMINATION



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FIG. 28

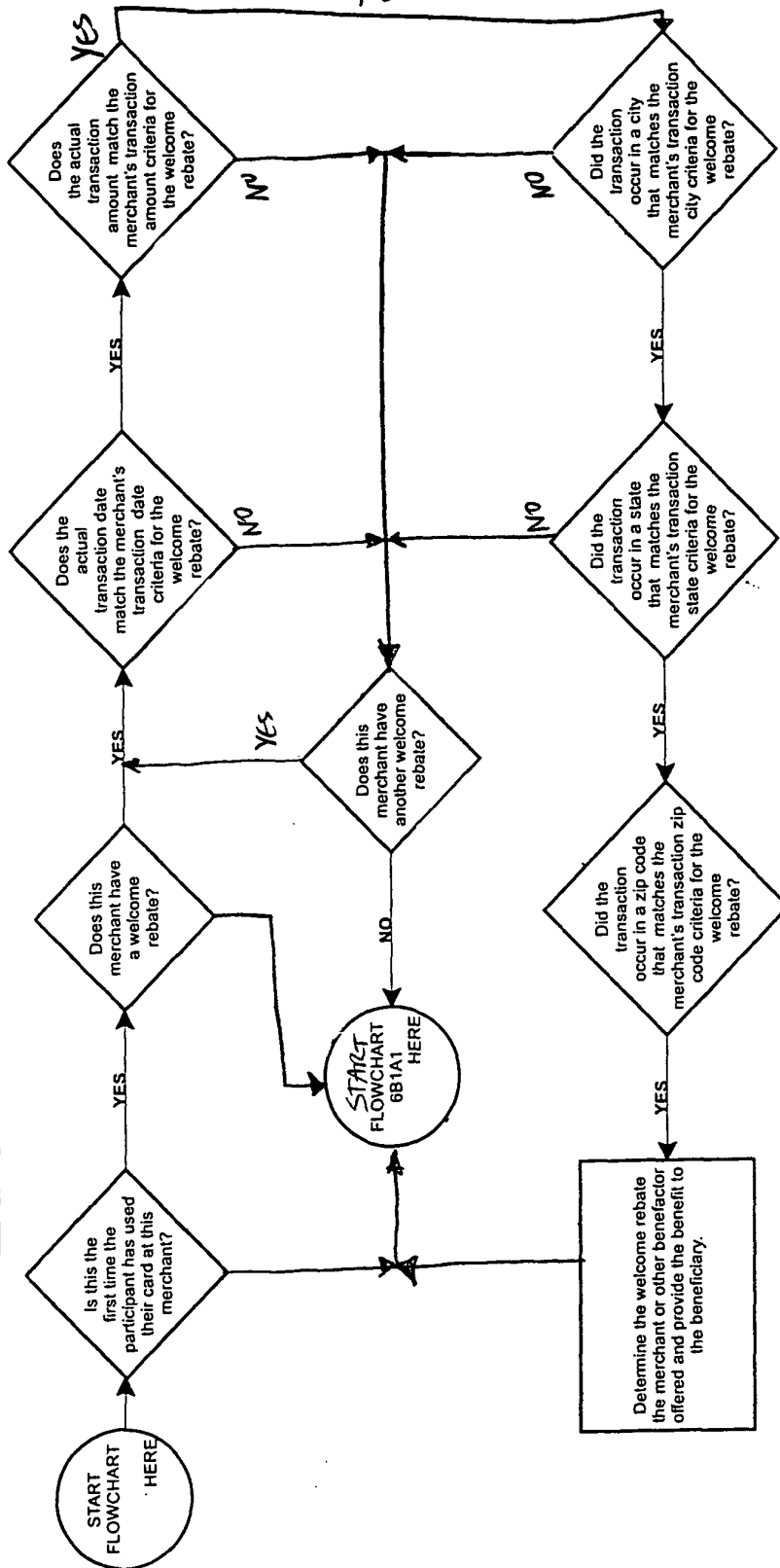
FLOWCHART 6B1
QUALIFYING TRANSACTION DETERMINATION



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FIG. 29

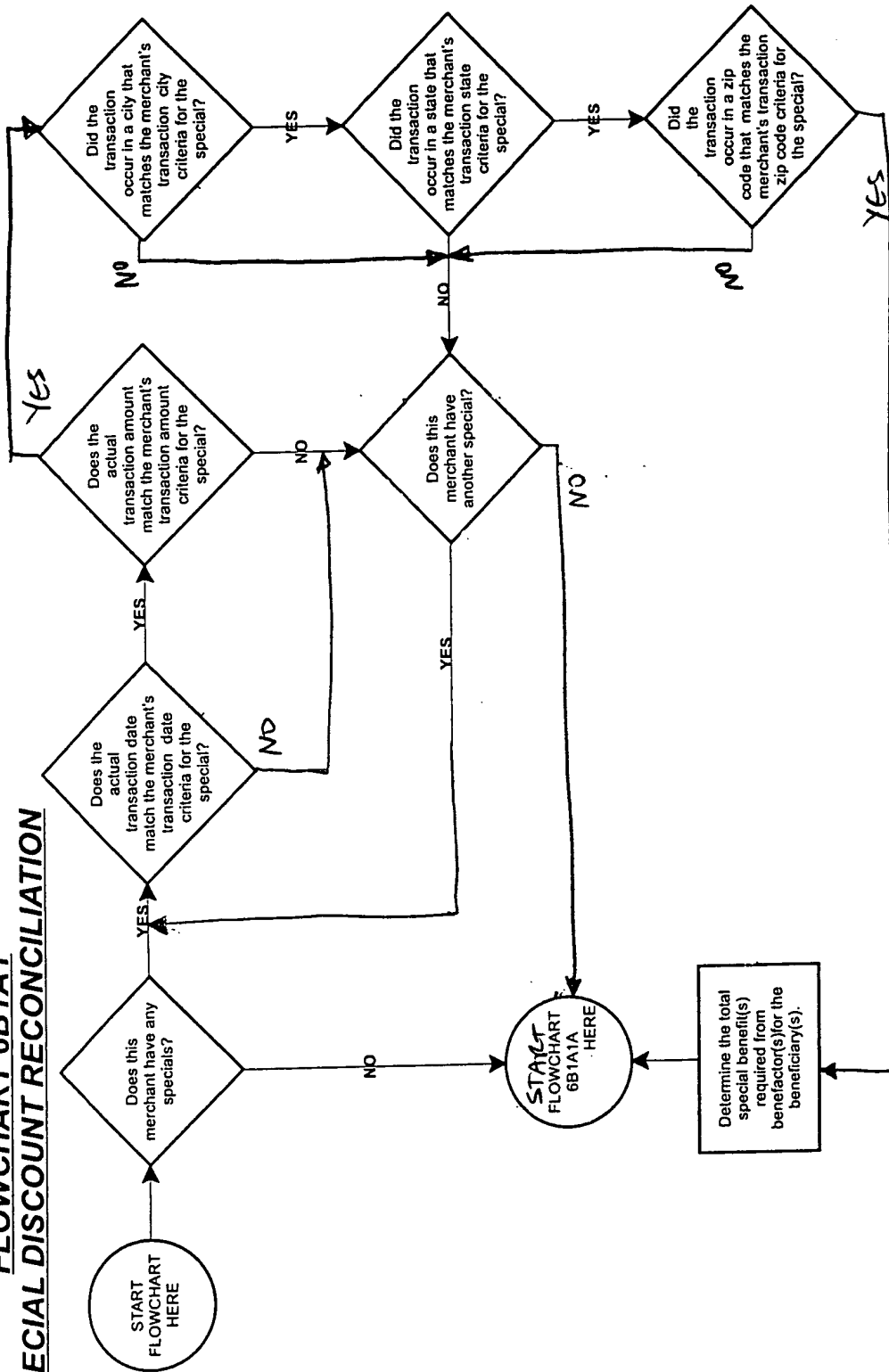
FLOWCHART 6B1A WELCOME REBATE RECONCILIATION



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FIG. 30

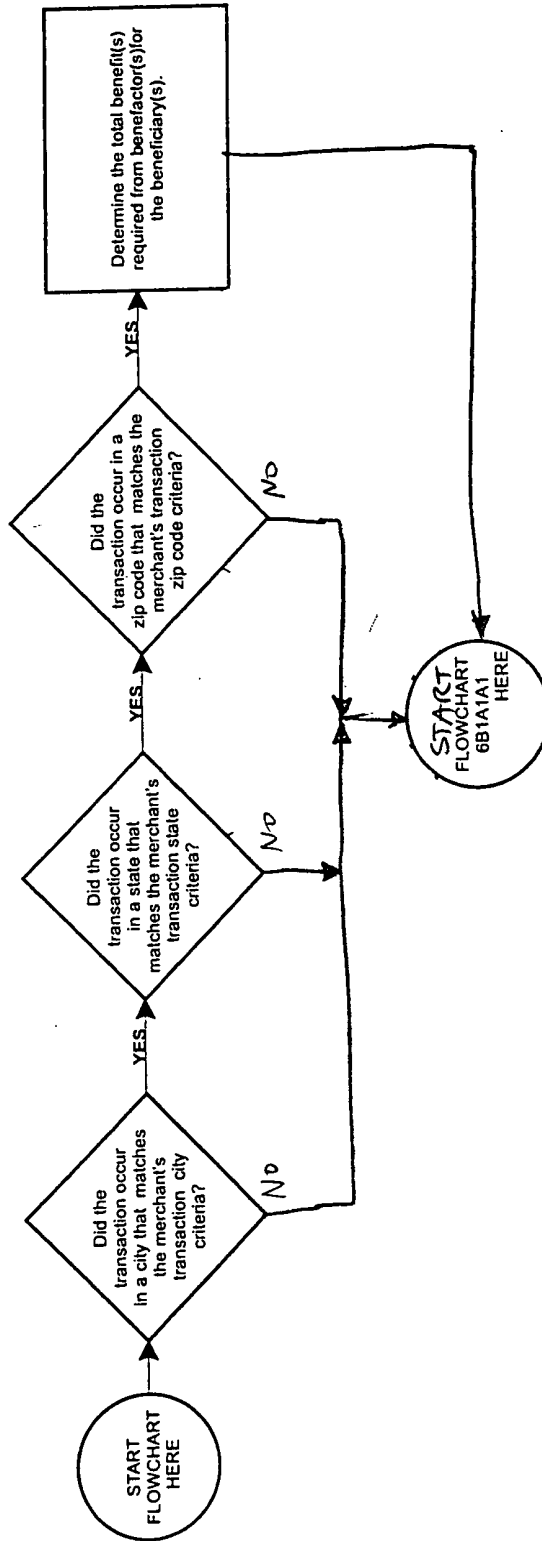
FLOWCHART 6B1A1
SPECIAL DISCOUNT RECONCILIATION



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FIG. 31

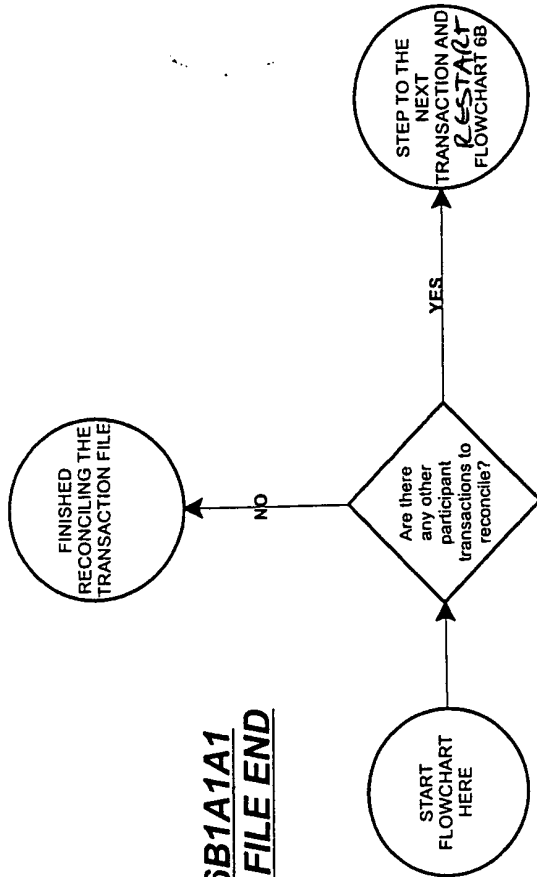
FLOWCHART 6B1A1A
BASE DISCOUNT RECONCILIATION



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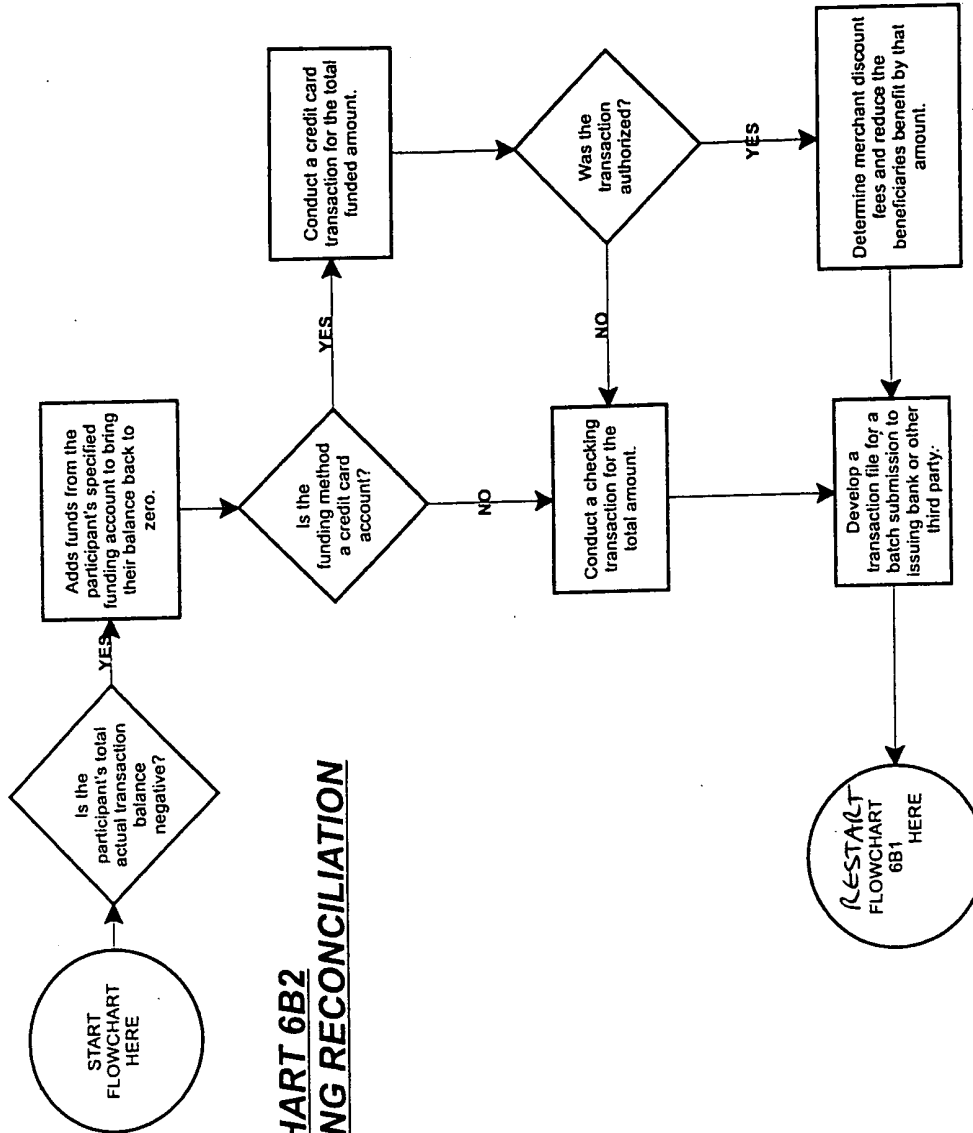
FIG. 32

FLOWCHART 6B1A1A1
TRANSACTION FILE END



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FIG. 33



FLOWCHART 6B2
IDENTIFIED SPENDING RECONCILIATION